

Certificate Number: 05781-UT-DE-024140700

Bankruptcy Case Number: 14-28300



05781-UT-DE-024140700

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 8, 2014, at 12:22 o'clock PM PDT, Steven Saunders completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Utah.

Date: September 8, 2014 By: /s/Allison M Geving

Name: Allison M Geving

Title: President